

livi Bank Limited Fees & Charges (for livi Business)

(Effective on 20 July 2024)

General Banking Services¹		Fees
Account Opening Fee (General)		HKD1,200
Additional Account Opening Fee (Special Type of Company)²		HKD3,000
Request for Paper Statement		HKD50 per statement cycle
Request for Company Search³		HKD300
Request for Company Information Amendment		HKD200
Dormant Account Reactivation		HKD200
Other Services:		
Audit/Bank Confirmation for Audit Purpose		HKD300
Confirmation of Account Balance		HKD100 per account
Account History Record		HKD250 per account less than 2 years HKD750 per account less than 3 years HKD1,000 per account for first 3 years and HKD1,000 per year thereafter
Account Closure Fee		HKD300 per account closed within 3 months
Other Documents Related to the Account		HKD250
Time Deposit		
Early Withdrawal		No interest will be payable and a fee will be charged according to the below formula upon early withdrawal: HKD: Time Deposit Principal x (6.75% - Time Deposit Interest Rate*) x No. of Days due to Maturity/365 or HKD200, whichever is higher *Quoted by the date of Time Deposit placement. Note : After imposing the early withdrawal handling fee, the principal amount received may be less than the original Time Deposit placement amount.
Local Transfer through Faster Payment System (FPS) / Real Time Gross System (RTGS)		
Funds transfer to other local banks through FPS (per instruction)	Transaction amount < HKD/CNY 1,000,000	HKD/CNY3
	Transaction amount ≥ HKD/CNY 1,000,000	HKD/CNY15
Funds transfer to other local banks through RTGS		HKD25
Funds transfer from other local banks through FPS/RTGS to a livi account		Waived
Local transfer through RTGS inward / outward - returned		HKD200
livi Business Instalment Loan¹		Fees
Facility Arrangement Fee		0.5% of facility limit (Minimum of HKD1,000) (Subject to the amount stated in the Facility Letter)
Flat Default Charge		HKD300 per each past due instalment
Annualized Overdue Interest Rate		36% with a minimum of HKD100 If any amount due is not received in full on or before the payment due date, overdue interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment
Early Full Repayment Charge		5% of the prepaid amount and require 7 calendar days prior notice

¹ The fees and charges are not exhaustive and for reference only, which remain subject to change. We will make available a list of our fees and charges in the livi app or on our website. Paid fees and charges will be shown in transaction records and account statements

² Special Type of Company includes but not limited to the following: (1) company structure with over 3-layers; or (2) company's ultimate beneficial owner / director / ultimate controller are non-Hong Kong Identity card holders.

³ Account Opening Fee (General) includes the company search fee of HKD300.